

## **AFLAC INCORPORATED**

Worldwide Headquarters  
1932 Wynnton Road  
Columbus, Georgia 31999  
(706) 323-3431  
aflac.com

## **INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS**

KPMG LLP  
303 Peachtree Street, N.E.  
Suite 2000  
Atlanta, Georgia 30308

## **LEGAL COUNSEL**

Skadden, Arps, Slate,  
Meagher and Flom LLP  
New York, New York 10036

## **ANNUAL MEETING**

AFLAC Incorporated's annual meeting of shareholders will be held at 10 a.m. on May 5, 2003, at the Columbus Museum, 1251 Wynnton Road, Columbus, Georgia.

## **SHAREHOLDER INQUIRIES**

Communication regarding stock purchase plans, dividends, lost stock certificates, etc., should be directed to the Shareholder Services Department at (800) 235-2667 - option 2.

## **FOR MORE INFORMATION CONCERNING THE COMPANY, PLEASE CONTACT:**

Kenneth S. Janke Jr.  
Sr. V.P., Investor Relations  
(800) 235-2667 - option 3  
or (706) 596-3264  
Fax: (706) 324-6330

## **AFLAC JAPAN**

Shinjuku Mitsui Bldg.  
2-1-1, Nishishinjuku, Shinjuku-ku,  
Tokyo, 163-0456, Japan  
011-81-3-3344-2701

## **REGISTRAR**

Columbus Bank & Trust Co.  
Trust Department  
P.O. Box 120  
Columbus, Georgia 31902-0120

## **STOCK TRANSFER AGENT**

AFLAC Incorporated  
Shareholder Services Dept.  
Columbus, Georgia 31999  
(800) 235-2667 - option 2  
or (706) 596-3278  
Fax: (706) 596-3488

## **CUSTOMER SERVICE**

Policyholders and claimants needing assistance may call (800) 992-3522. Sales associates should call (800) 462-3522.

## **FORM 10-K**

Copies of AFLAC Incorporated's Annual Report to the Securities and Exchange Commission (Form 10-K) can be obtained at no charge by calling the Investor Relations Department at (800) 235-2667 - option 3.

## **IN JAPAN CONTACT:**

Hisayuki Shinkai  
Investor Relations Support Office  
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